-8-

Remarks

The present response is to the Office Action mailed in the above-referenced case on April 02, 2004. Claims 1-25 are pending for examination. Claims 1-25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schrader et al. (U.S. 5,903,881), hereinafter Schrader, in view of Hagan (US 5,631,828) hereinafter Hagan.

Applicant has carefully studied the prior art of Schrader and Hagan, and the Examiner's rejections and statements in the instant Office Action. In response, applicant herein provides arguments, distinguishing unarguably over the references cited and applied by the Examiner.

Regarding claims 1, 10 and 18, the Examiner states that Schrader discloses a software interface for enabling proxy transfer from a financial account at one institution and a financial account held at another, separate institution.

Applicant respectfully traverses the Examiner's above statement arguing that Schrader enables a transactor to view pending on-line banking transactions **at one financial institution only.** Applicant presented a lengthy argument in the last Response filed, which was not responded to by the Examiner.

The Examiner also states that Hagan teaches a software interface for enabling proxy transfer from a financial account at one institution and a financial account held at another, separate institution (fig. 1A Abstract, col. 3, lines 34 to col. 4 lines 20, and col. 11 lines 16-28 and col. 16 lines 53-55).

Applicant argues that Hagan's system monitors Federally insured accounts at a number of financial institutions, periodically. The system generates reports for the beneficiary based on the monitored data. Hagan

-9-

specifically teaches that when the system determines that any one account being monitored exceeds a pre-set amount, Hagan "commands" the transfer of the amount to another pre-approved account at another institution. Hagan does teach the capability of "transferring" amounts to another beneficiary at the same institution, as in the art of Schrader.

Applicant argues that Hagan is not specific as to whom or what is being "commanded". Applicant asserts that the command is in the report received by the customer or beneficiary. Both columns 3, 11 and 16 of Hagan teach this aspect. Applicant believes this teaching falls short of "a software interface for enabling proxy transfer from a financial account at one institution and a financial account held at another, separate institution" as claimed in applicant's invention.

The ability provided by applicant's invention for a user to transfer funds between accounts held at separate institutions, by proxy, using a single interactive interface provides a distinct advantage over prior art interfaces, which require that online funds transfers be conducted at the site of the account and only support accounts held at a common (same) institution. The interface of Schrader and reporting capabilities of Hagan are two such prior art example.

Applicant argues that the prima facie case of rejection has not been adequately proved by the Examiner as argued above. Applicant believes that claims 1, 10 and 18 are patentable as argued above. Claims 2-9, 11-17, and 19-25 are patentable at least as depended from a patentable claim.
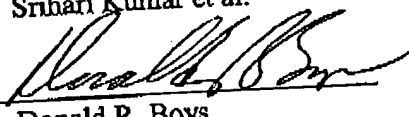
As all of the claims as amended and argued above have been clearly shown to be patentable over the prior art presented by the Examiner, applicant respectfully requests that the rejections be withdrawn after Final, and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from

-10-

deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,
Srihari Kumar et al.

by_____
Donald R. Boys
Reg. No. 35,074

Donald R. Boys
Central Coast Patent Agency
P.O. Box 187
Aromas, CA 95004
(831) 726-1457